

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>18-31734</u>
JEANETTE TORRES,	Chapter:	<u>7</u>
Debtor.	Judge:	<u>KCF</u>

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**NOTICE OF PROPOSED ABANDONMENT**

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Bunce D. Atkinson, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clarkson S. Fisher US Courthouse  
402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on January 8, 2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 355 Thomas St., Perth Amboy, NJ 08861 (\$223,069.00)

Liens on property: Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165 (\$224,114.00)  
  
City of Perth Amboy, Office of Housing, One Olive St., Perth Amboy, NJ 08861 (\$23,845.00)

Amount of equity claimed as exempt: \$0.00

Objections must be served on, and requests for additional information directed to:

Name: Bunce D. Atkinson, Esq.  
Address: PO Box 8415, Red Bank, NJ 07701  
Telephone No.: 732-530-5300

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jeanette Torres  
 Debtor

Case No. 18-31734-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 3  
 Total Noticed: 76

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db  
 517848029 +Jeanette Torres, 355 Thomas Street, Perth Amboy, NJ 08861-2020  
 517848028 +Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132  
 517848054 +Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd,  
 Las Vegas, NV 89117-4132  
 517848054 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 517848055 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 517848056 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517848057 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 517848059 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 517848058 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517848060 +City of Perth Amboy, Office of Housing, One Olive Street, Perth Amboy, NJ 08861-4517  
 517848066 +Conduent/Bk America, C/o Acs, Utica, NY 13501  
 517848065 +Conduent/Bk America, Attn: Claims Department, Po Box 7051, Utica, NY 13504-7051  
 517848067 +Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004  
 517848072 +Debt Recovery Solution, 6800 Jericho Turnpike, Syosset, NY 11791-4401  
 517848071 +Debt Recovery Solution, Attn: Bankruptcy, Po Box 9003, Syosset, NY 11791-9003  
 517848077 +Edison Metutchen Orthopaedic Group PA, 10 Parsonage Road, Suite 500,  
 Edison, NJ 08837-2475  
 517848078 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
 517848079 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
 517848080 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517848081 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517848087 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 517848086 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 517848082 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517848093 +Hackensack Meridian Health, PO BOX 650292, Dallas, TX 75265-0292  
 517848094 +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378  
 517848095 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 517848104 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517848105 +Mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177  
 517848112 +Quest Diagnostics, PO Box 7308, Hollister, MO 65673-7308  
 517848114 +Robert Wood Johnson Hospital Rahway, 865 Stone Street, Rahway, NJ 07065-2742  
 517848115 +Robert Wood Johnson University Hospital, P.O. Box 903, Oceanport, NJ 07757-0903  
 517848116 +Rutgers Health, PO Box 829650, Philadelphia, PA 19182-0001  
 517848117 +Santhosh Cheela MD, Suite 208, 200 Perrine Road, Old Bridge, NJ 08857-2836  
 517848122 +Target, Po Box 673, Minneapolis, MN 55440-0673  
 517848121 +Target, Attn: Bankruptcy Dept Target Card Servic, Po Box 9475, Minneapolis, MN 55440-9475  
 517848123 +TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517848124 +Transworld Systems, Inc., One Huntington Quadrangle, Suite 2S01, Melville, NY 11747-4438  
 517848128 +US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121  
 517848129 +US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860  
 517848126 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
 Madison, WI 53707-7860  
 517848125 +University Radiology Group, P.O. Box 1075, East Brunswick, NJ 08816-1075  
 517848132 +Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335  
 517848133 +Wells Fargo Home Mortgage, 1 Home Campus # X230203m, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2018 00:36:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2018 00:36:52 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517848043 E-mail/Text: ebn@americollect.com Dec 07 2018 00:37:05 Americollect, Po Box 1566,  
 Manitowoc, WI 54221  
 517848032 E-mail/Text: ebn@americollect.com Dec 07 2018 00:37:05 Americollect, Po Box 1566,  
 1851 South Alverno Road, Manitowoc, WI 54221  
 517848030 +E-mail/Text: American@AABinfo.net Dec 07 2018 00:36:15 American Adjustment Bureau, Inc.,  
 Attn: Bankruptcy, Po Box 2758, Waterbury, CT 06723-2758  
 517848031 +E-mail/Text: American@AABinfo.net Dec 07 2018 00:36:15 American Adjustment Bureau, Inc.,  
 73 Field St, Waterbury, CT 06702-1906  
 517848061 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2018 00:36:36  
 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125,  
 Columbus, OH 43218-2125  
 517848062 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2018 00:36:36  
 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789  
 517848064 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2018 00:36:36 Comenitybank/New York,  
 Po Box 182789, Columbus, OH 43218-2789  
 517848063 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2018 00:36:36 Comenitybank/New York,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517848069 +E-mail/Text: bankruptcy@sccompanies.com Dec 07 2018 00:38:06 Country Door/Swiss Colony,  
 Attn: Bankruptcy, Po Box 2830, Monroe, WI 53566-8030

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 76

Date Rcvd: Dec 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517848070 +E-mail/Text: bankruptcy@sccompanies.com Dec 07 2018 00:38:06 Country Door/Swiss Colony,  
1112 7th Ave, Monroe, WI 53566-1364  
517848074 E-mail/Text: mrdiscen@discover.com Dec 07 2018 00:35:39 Discover Financial, Po Box 15316,  
Wilmington, DE 19850  
517848073 +E-mail/Text: mrdiscen@discover.com Dec 07 2018 00:35:39 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
517848075 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 07 2018 00:37:33  
Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268,  
Jacksonville, FL 32255-1268  
517848076 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 07 2018 00:37:33  
Diversified Consultants, Inc., 10550 Deerwood Park Blvd, Jacksonville, FL 32256-2805  
517848091 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 07 2018 00:37:38 Fingerhut,  
Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
517848092 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 07 2018 00:37:38 Fingerhut,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
517848099 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 07 2018 00:37:12 Jefferson Capital Systems, LLC,  
16 Mclelland Rd, Saint Cloud, MN 56303  
517848096 +E-mail/Text: collections@jeffersonassociates.com Dec 07 2018 00:37:02 Jefferson Associates,  
3 Coral St, Edison, NJ 08837-3242  
517848098 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 07 2018 00:37:13 Jefferson Capital Systems, LLC,  
Po Box 1999, Saint Cloud, MN 56302  
517848100 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2018 00:50:55  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517848101 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2018 00:49:57  
LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269  
517848103 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 07 2018 00:36:51 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517848102 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 07 2018 00:36:51 Midland Funding,  
2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
517848109 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 07 2018 00:50:19 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
517848111 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 07 2018 00:49:50 Navient, 11100 Usa Pkwy,  
Fishers, IN 46037-9203  
517848106 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 07 2018 00:50:49 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barre, PA 18773-9500  
517848118 +E-mail/Text: jennifer.chacon@sp servicing.com Dec 07 2018 00:38:04  
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250  
517848119 +E-mail/Text: bankruptcy@sw-credit.com Dec 07 2018 00:36:55 Southwest Credit Systems,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
517848120 +E-mail/Text: bankruptcy@sw-credit.com Dec 07 2018 00:36:55 Southwest Credit Systems,  
4120 International Pkwy, Carrollton, TX 75007-1958  
517848131 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 07 2018 00:35:31  
Verizon, Po Box 650584, Dallas, TX 75265-0584  
517848130 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 07 2018 00:35:31  
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517848034\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848035\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848036\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848037\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848038\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848039\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848040\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848041\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848042\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)  
517848044\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 76

Date Rcvd: Dec 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517848045\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848046\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848047\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848048\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848049\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848050\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848051\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848052\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848053\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

517848033\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, 1851 South Alverno Road,  
Manitowoc, WI 54221)

517848068\* +Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004

517848088\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297

517848089\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297

517848090\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297

517848083\* +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388

517848084\* +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388

517848085\* +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388

517848097\* +Jefferson Associates, 3 Coral St, Edison, NJ 08837-3242

517848110\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

517848107\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500

517848108\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500

517848113\* +Quest Diagnositcs, PO Box 7308, Hollister, MO 65673-7308

517848127\* +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
Madison, WI 53707-7860

TOTALS: 0, \* 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Justin M Gillman on behalf of Debtor Jeanette Torres abgillman@optonline.net, r47252@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5